

Issue: Sending suspension modification issues to Client Relations for review.

Resolution:

1. If you receive information about a suspension modification you must consider a few things:
 - a. Suspension surcharge is NOT required for lifts or leveling kits less than 2 inches.
 - b. Vehicles that have been lowered from factory height MUST have suspension surcharge.
 - c. Lift kits must not exceed 6 inches if it does it must go to Client Relations.
 - d. If suspension falls between 2-6 inches or is lowered and 'Suspension surcharge' is paid for DO NOT send to Client Relations for review.
 - e. If there are suspension modifications that are present that would require a surcharge and surcharge is NOT paid for, please send to Client Relations for review.
 - f. When doing a suspension modification review we must also do a tire size calculation review – See Reviewing Oversize Tire SOP
2. Creating a task for Client Relations review
 - a. From the 'Claim' screen click **[Action]** tab then press **[Tasks]** action button
 - b. Subject – select **[Client Relations Review]**
 - c. Task Type – select **[Client Relations]**
 - d. Assigned To – Press the **[X]** next to your name, a drop down menu will appear. Select **[Queues]**, then search for **[Client Relations]**
 - e. Task Reason – select **[Vehicle Modifications]**
 - f. Priority – DO NOT MODIFY THIS
 - g. Status – select **[Not Started]**
 - h. Comments – Summarize your findings and reasoning for sending to Client Relations for review.
 - i. Include OEM tire sizing.
 - ii. Include Mounted tire sizing.
 - iii. Include a variance percentage.
 - iv. Include what the suspension modification is, the measurement, and how you obtained that knowledge (Inspection, RF Photos etc.)
 - i. Once all fields are filled out click **[Save]**.
3. Call shop and advise them the claim is on hold until Client Relations completes their review.
 - a. Review takes 24-48 hours and Client Relations will task either the adjuster or call back depending on the situation.
4. Complete any call backs or follow the direction of Client Relations based on their review notes.

Related Reference and Documents:

SOP: Reviewing Suspension Modification Issues



SOP: Reviewing Suspension Modification Issues

Purpose

This is intended to provide directions for adjusters on reviewing suspension modifications on vehicles.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

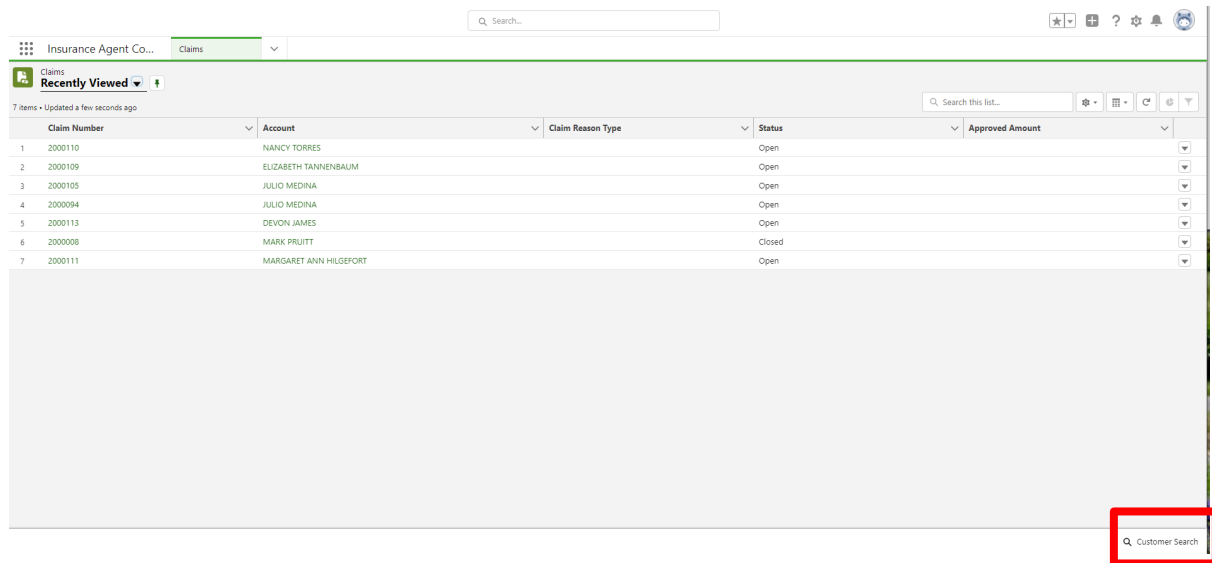
Procedure

1. Suspension Surcharge: General Guidelines
 - a. The suspension surcharge is not required if the lift or leveling kit does not exceed 2 inches. Anything over 6 inches will not qualify for the surcharge but still needs to be reviewed by client relations as a modification.
 - b. Tire Size should also be calculated when reviewing suspension modifications. The suspension modification surcharge does have specific verbiage allowing for larger than OEM tires to accommodate the lift so this needs to be noted as well. There are limitations to the tire size stated in the surcharge.
 - c. Vehicles that have been lowered are also included in the suspension surcharge.
 - d. If the vehicle has no suspension lift and we are only looking at oversized tires please refer to oversized tires SOP.
 - e. Please note that this is the only surcharge that we have relating to modifications. There are no surcharges available for any other modifications.
 - f. Please see contract verbiage on suspension surcharge below as a reference point:

"In order to be qualified for the Suspension Modification Surcharge, your lift kit or leveling kit MUST BE INSTALLED at a professional installer. This surcharge is not needed if the VEHICLE has a lift kit or leveling kit does not exceed two (2) inches, or for VEHICLES in which case the factory tire/rim diameter has not exceeded two (2) inches above the factory tire/rim. VEHICLES with oversized tires or rims cannot exceed thirty-seven (37) inches in diameter and are ONLY covered if the VEHICLE has a lift kit or leveling kit not to exceed six (6) inches and the Suspension Modification Surcharge has been selected on the Declaration Page. VEHICLES with lowered suspensions qualify if the Suspension Modification Surcharge has been selected on the Declaration Page. No coverage whatsoever will be valid if the defect was caused by the customer's abuse, negligence, and/or mishandling."

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2. Creating a task for Client Relations
 - a. With CMS already opened, click **[Customer Search]**



Insurance Agent Co... Claims

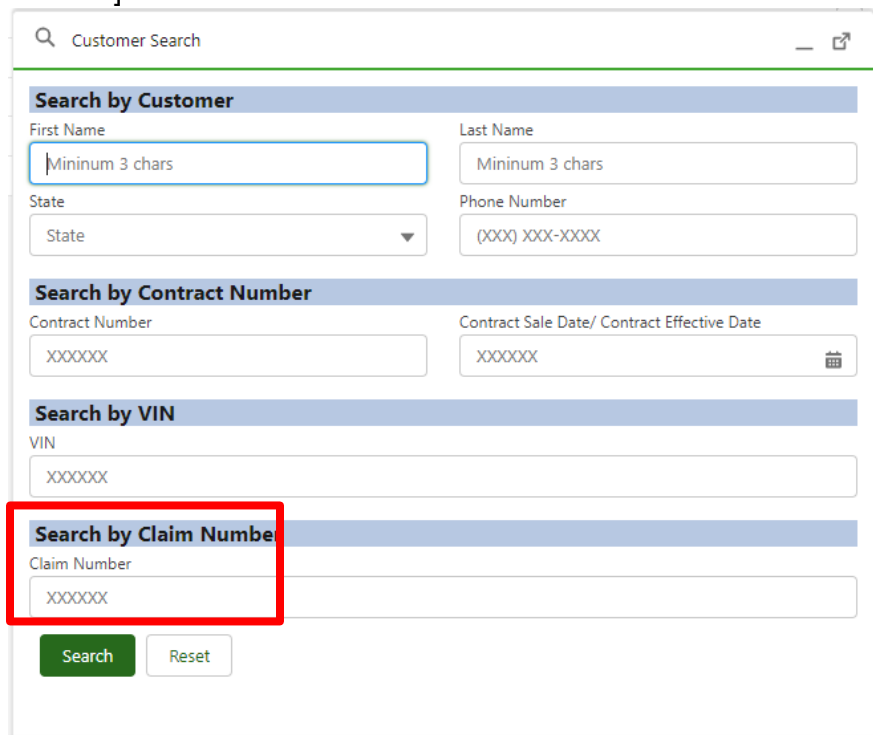
Claims Recently Viewed

7 items • Updated a few seconds ago

Claim Number	Account	Claim Reason Type	Status	Approved Amount
1 2000110	NANCY TORRES		Open	
2 2000109	ELIZABETH TANNENBAUM		Open	
3 2000105	JULIO MEDINA		Open	
4 2000094	JULIO MEDINA		Open	
5 2000113	DEVON JAMES		Open	
6 2000008	MARK PRUITT		Closed	
7 2000111	MARGARET ANN HILGERT		Open	

Customer Search

- b. Under **[Customer Search]**, enter the applicable claim number under [claim number]



Customer Search

Search by Customer

First Name Last Name

State Phone Number

Search by Contract Number

Contract Number Contract Sale Date/ Contract Effective Date

Search by VIN

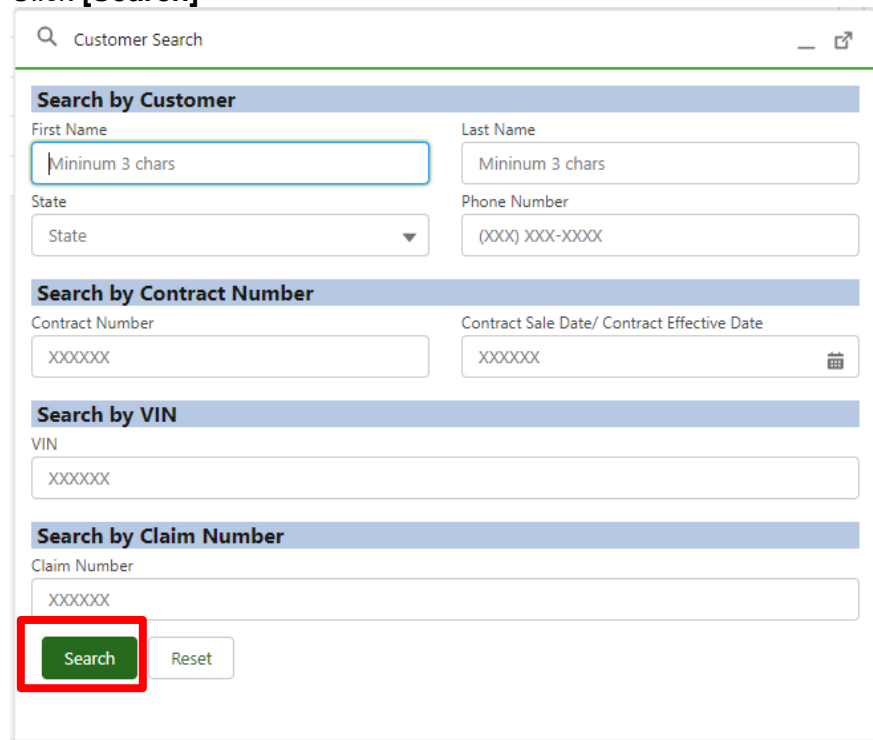
VIN

Search by Claim Number

Claim Number

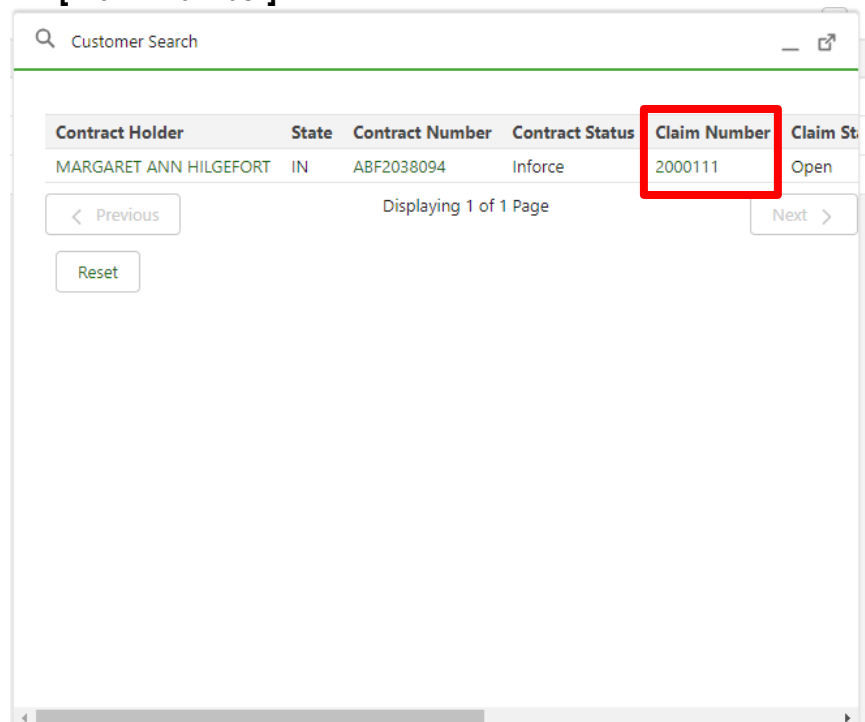
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- c. Click **[Search]**



The screenshot shows the 'Customer Search' window with four search sections: 'Search by Customer', 'Search by Contract Number', 'Search by VIN', and 'Search by Claim Number'. Each section has input fields for relevant information. The 'Search' button at the bottom left of the 'Search by Claim Number' section is highlighted with a red box.

- d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



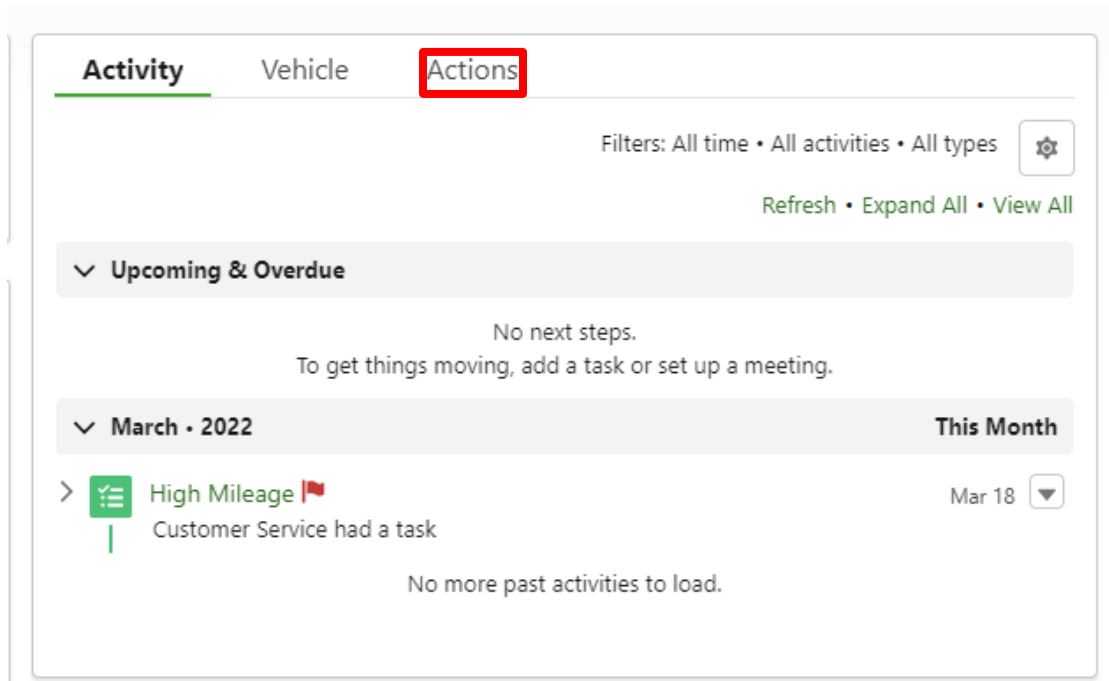
The screenshot shows the results of the search, displaying a table with the following data:

Contract Holder	State	Contract Number	Contract Status	Claim Number	Claim St
MARGARET ANN HILGEFORT	IN	ABF2038094	Inforce	2000111	Open


The 'Claim Number' column is highlighted with a red box. Below the table, there are navigation buttons: '< Previous', 'Displaying 1 of 1 Page', and 'Next >'. A 'Reset' button is also present.

- e. To begin to create a task for Client Relations, click **[Actions]**

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Activity **Vehicle** **Actions**



Filters: All time • All activities • All types 

[Refresh](#) • [Expand All](#) • [View All](#)

▼ **Upcoming & Overdue**

No next steps.
To get things moving, add a task or set up a meeting.

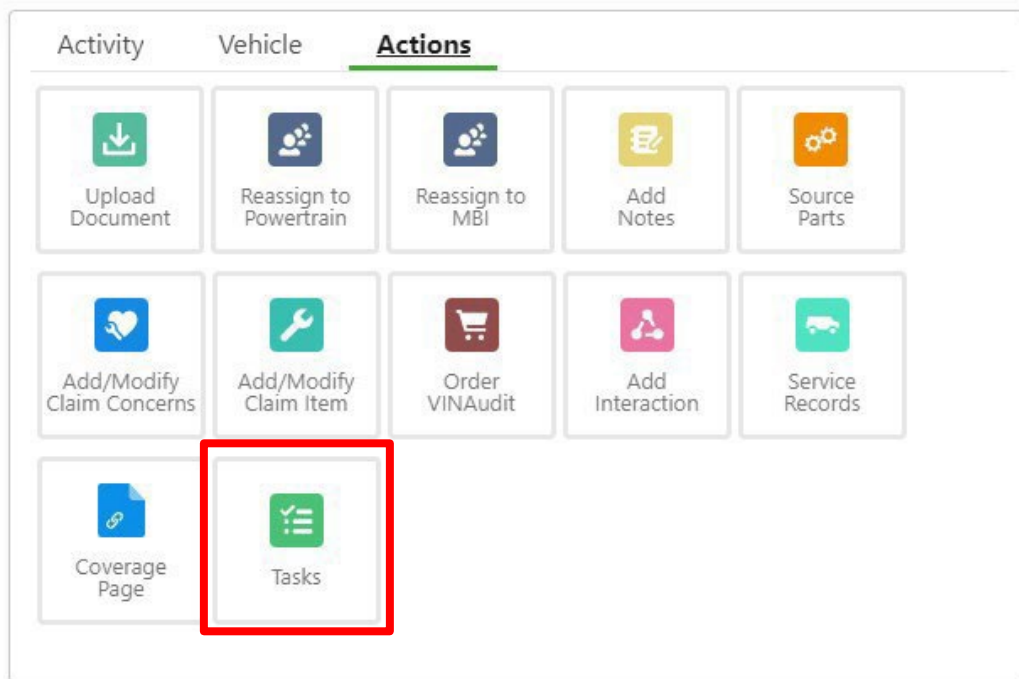
▼ **March • 2022** **This Month**

>  **High Mileage**  Mar 18 ▼

Customer Service had a task

No more past activities to load.

f. Click **[Tasks]**



Activity **Vehicle** **Actions**

Upload Document Reassign to Powertrain Reassign to MBI Add Notes Source Parts

Add/Modify Claim Concerns Add/Modify Claim Item Order VINAudit Add Interaction Service Records

Coverage Page **Tasks**

g. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”



SOP: Reviewing Suspension Modification Issues

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type <input type="text" value="--None--"/>
Assigned To	<input type="text" value="Brooke Thomas"/>	Task Reason <input type="text" value="--None--"/>
1 Total Task		
Due Date	<input type="text"/>	Other Reason Details <input type="text"/>
Related To	<input type="text" value="2000111"/>	

- h. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**

New Task

Task Information

Name	<input type="text" value="Search Contacts..."/>	
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type <input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Brooke Thomas"/>	* Task Reason <input type="text" value="--None--"/>
1 Total Task		
Due Date	<input type="text"/>	Other Reason Details <input type="text"/>
Related To	<input type="text" value="2000110"/>	



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- i. Under **[Assigned to]**, click the **[X]** next to your name

New Task

Task Information			
Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<div> Brooke Thomas X</div>	* Task Reason	<input type="text" value="--None--"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<div> 2000110</div>		

- j. Under the drop down menu for the **[Assigned to]** button, click **[Queues]**

New Task

Task Information			
Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<div> X Search Queues...</div>	* Task Reason	<input type="text" value="--None--"/>
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<div> 2000110</div>		



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- k. Under **[Search queues]**, type and select **[Client Relations]**

New Task

Task Information			
Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	* Task Reason	<input type="text" value="--None--"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<input type="text" value="2000110"/>		

- l. Under **[Task Reason]**, from the drop down menu that appears, choose **[Vehicle modifications]**

New Task			
Task Information			
Name	<input type="text" value="Search Contacts..."/>		
* Subject	<input type="text" value="Client Relations Review"/>	* Task Type	<input type="text" value="Client Relations"/>
Assigned To	<input type="text" value="Client Relations"/>	* Task Reason	<input type="text" value="Vehicle modifications"/>
1 Total Task			
Due Date	<input type="text"/>	Other Reason Details	<input type="text"/>
Related To	<input type="text" value="2000110"/>		

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- m. Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
- n. Under the drop-down menu for **[Status]**, choose **[Not Started]**

Additional Information

* Priority

Normal

* Status

Not Started

Comments

- o. Under **[comments]**, draft your task comments note, which should specify which suspension modifications are present on the vehicle and need to be reviewed. Make sure your note includes the size of the lift, the variance of the tire size (see Oversized Tires SOP for guidance), and the OEM and Mounted tire sizes used in your calculation.

Additional Information

* Priority

Normal

* Status

Not Started

Comments

-Inspection photos show a 4" lift kit
-OEM Tires: 195/55/16
-Mounted Tires: 265/70/17
-Variance: 29.30%





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- p. When your note is ready, click **[Save]**


New Task

Task Information

Name

 Search Contacts...



* Subject

Client Relations Review

* Task Type

Client Relations

Assigned To


 Client Relations 

* Task Reason



Vehicle modifications

1 Total Task

Due Date



Related To

 2000110 

Other Reason Details

Additional Information

* Priority

Normal

* Status

Not Started

Comments

-Inspection photos show a 4" lift kit
-OEM Tires: 195/55/16
-Mounted Tires: 265/70/17
-Variance: 29.30%

Save & New

Cancel

Save

q. Call shop and advise the claim is on hold and awaiting coverage determination.

r. Client relations will review and assign a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time is 24-48 hours, though it may sometimes be longer if we are waiting on the seller to confirm changes in funding.

s. If we confirm that the vehicle has suspension modifications without the surcharge, the claim will most likely be denied and we will request the surcharge to be added for future claims only. Exceptions will occasionally be made at the discretion of the Client Relations department, at which point we will create a task and assign it to the appropriate group or adjuster. If the claim is denied, Client Relations will assign a task back to the adjuster to officially deny the claim and an additional task to callbacks to explain the denial.

AAS SOP Title: Reviewing Suspension Modification Issues
Created Date: 03/24/2022

Dept: Client Relations, Claims

Approved Date: 03/24/2022
Latest Revision Date: 08/01/2023



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Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]	
Date Revised 08/01/2023	Revised by Melissa Bryant	Revision Description Added Fast Track Article	Date Approved 08/01/2023	Approved By Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]